

**COMBINED DECLARATION AND POWER OF ATTORNEY**

As below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names;

We believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled

**INFRASTRUCTURE METHOD AND SYSTEM FOR MANAGING  
DEDUCTIBLES FOR INSURANCE POLICIES**

the specification of which: (check one)

XX is attached hereto. \_\_\_\_\_

\_\_\_\_\_ was filed on \_\_\_\_\_  
under Attorney's Docket Number \_\_\_\_\_  
as Application Serial No. \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below.

60/406,248  
(Application Number)

August 27, 2002  
(Filing Date)

We hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign applications for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Claimed

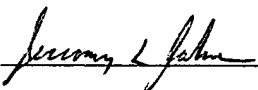
POWER OF ATTORNEY: As a named inventor, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Jeffrey M. Becker	Reg. No. 35,442	Gloria Norberg	Reg. No. 36,706
James R. Bell	Reg. No. 26,528	Warren B. Kice	Reg. No. 22,732
John W. Montgomery	Reg. No. 31,124	Andrew S. Ehmke	Reg. No. 50,271
Randall E. Colson	Reg. No. 40,566	J. Andrew Lowes	Reg. No. 40,706
Michael A. Davis, Jr.	Reg. No. 35,488	Todd Mattingly	Reg. No. 40,298
Randall C. Brown	Reg. No. 31,213	David L. McCombs	Reg. No. 32,271
Timothy Bliss	Reg. No. 50,925	David M. O'Dell	Reg. No. 42,044
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